

**United States Bankruptcy Court**  
**Eastern District of Wisconsin**

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Debtors

Case No. **13-24745**

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>2</b>	<b>1,313,267.00</b>		
B - Personal Property	<b>Yes</b>	<b>5</b>	<b>108,038.27</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>5</b>		<b>1,917,418.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>13</b>		<b>154,678.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>20,560.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>20,558.00</b>
Total Number of Sheets of ALL Schedules		<b>34</b>			
Total Assets			<b>1,421,305.27</b>		
Total Liabilities				<b>2,072,096.00</b>	

**United States Bankruptcy Court**  
**Eastern District of Wisconsin**

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Debtors

Case No. 13-24745

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>HOMESTEAD: 2310 47th Court 53144</b> <b>FMV = Tax assessed FMV of \$200,400 - 9% broker's fee and closing costs</b>	<b>HOMESTEAD</b>	<b>C</b>	<b>182,364.00</b>	<b>215,768.00</b>
<b>RENTAL: 3819 14th Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$103,600 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>94,276.00</b>	<b>138,398.00</b>
<b>RENTAL: 5524 22nd Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$47,800 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>43,498.00</b>	<b>73,817.00</b>
<b>RENTAL: 5526 22nd Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$55,700 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>50,687.00</b>	<b>81,630.00</b>
<b>RENTAL: 4111 29th Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$82,900 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>75,439.00</b>	<b>98,176.00</b>
<b>RENTAL: 6403 30th Ave., Kenosha, WI 53142</b> <b>FMV = Tax assessed FMV of \$106,900 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>97,279.00</b>	<b>178,940.00</b>
<b>RENTAL: 4006 31st Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$60,100 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>54,691.00</b>	<b>73,754.00</b>
<b>RENTAL: 6230 34th Ave., Kenosha, WI 53143</b> <b>FMV = Tax assessed FMV of \$90,700 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>82,537.00</b>	<b>121,107.00</b>
<b>RENTAL: 5721 37th Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$58,900 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>53,900.00</b>	<b>68,189.00</b>
<b>RENTAL: 5902 37th Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$110,600 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>100,646.00</b>	<b>163,247.00</b>
Sub-Total >			<b>835,317.00</b>	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>RENTAL: 4903 39th Ave., Kenosha, WI 53144 FMV = Tax assessed FMV of \$83,500 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>75,985.00</b>	<b>100,493.00</b>
<b>RENTAL: 1920 44th Place, Kenosha, WI 53140 FMV = Tax assessed FMV of \$68,400 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>62,444.00</b>	<b>113,474.00</b>
<b>RENTAL: 6354 47th Ave., Kenosha, WI 53142 FMV = Tax assessed FMV of \$105,100 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>95,641.00</b>	<b>103,133.00</b>
<b>RENTAL: 6337 53rd Ave., Kenosha, WI 53142 FMV = Tax assessed FMV of \$62,600 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>56,966.00</b>	<b>83,000.00</b>
<b>RENTAL: 2020 60th St., Kenosha, WI 53140 FMV = Tax assessed FMV of \$59,700 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>54,327.00</b>	<b>121,050.00</b>
<b>RENTAL: 3726 Country Lane, Racine, WI 53405 FMV = Tax assessed FMV of \$145,700 - 9% broker's fee and closing costs</b>	<b>FEE SIMPLE</b>	<b>C</b>	<b>132,587.00</b>	<b>183,242.00</b>

Sub-Total > **477,950.00** (Total of this page)Total > **1,313,267.00**Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Case No. **13-24745**

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>C</b>	<b>31.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Tri- City National Bank Joint accounts - (2) Checking account (\$27 and \$0) (2) savings accounts (\$52 and \$4)</b>	<b>C</b>	<b>83.00</b>
		<b>Consumers Credit Union - Robert has a checking account</b>	<b>C</b>	<b>50.00</b>
		<b>Talmer Bank &amp; Trust - joint checking account</b>	<b>C</b>	<b>214.00</b>
		<b>Johnson Bank Robert has a checking and savings account</b>	<b>C</b>	<b>1,266.61</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>(2) Couches \$100; (2) TV \$110; (2) Clocks \$30; Sofa Table \$20; Grandfather clock \$200; Chest \$40; (2) Bookshelves \$10; Aquarium with fish \$100; Computer \$50; Kitchen table set \$100; Dining Room Table set \$100; Buffet \$50; Hutch \$30; (4) Beds \$250; (6) Dressers \$180; (2) Night Stands \$40; Chair \$25; Lawn Mower \$25; Freezer \$40; Fitness equipment \$150; Misc. items none of which individually is worth more than \$20 = \$1000</b>	<b>C</b>	<b>2,450.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.	<b>X</b>			
7. Furs and jewelry.		<b>Misc. Jewelry</b>	<b>C</b>	<b>2,900.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Misc. softball equipment \$30; (3) Kids Bikes \$100; (1) adult bike \$35; Free Weights \$15</b>	<b>C</b>	<b>180.00</b>

Sub-Total > **7,174.61**  
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Shelley has term life insurance through her employment on her life and her children's lives; no current value. Exempted to the full amount permitted under the Code.</b>	<b>C</b>	<b>0.00</b>
		<b>Debtors each have term life insurance policies thru Allstate Insurance Co. No current value. Exempted to the full amount permitted under the Code.</b>	<b>C</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Shelley has a vested interest in a Carmax Retirement Savings Plan 401K</b>	<b>C</b>	<b>35,322.00</b>
		<b>Shelley has a vested interest in a Defined Benefit Pension with Carmax. This benefit was terminated several years ago, but those vested will receive the benefits that were existant at the time the program was terminated. Value unknown.</b>	<b>C</b>	<b>Unknown</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Edward Jones accounts for each child, Robert is custodian on accounts - bare legal title; see SOFA. \$4,443 and \$5,864 respectively</b>	<b>C</b>	<b>10,307.00</b>
		<b>Pitney Bowes 1 share of stock \$15; Campbells 1 share of stock \$46</b>	<b>C</b>	<b>61.00</b>
		<b>Shelley has an E-Trade Financial account with vested funds of \$7,566 -- these monies were withdrawn on the day of filing...and actually not in the account.</b>	<b>C</b>	<b>7,566.00</b>
		<b>Shelley has an UNVESTED and RESTRICTED interest in an E-Trade Account with CarMax stock - in the amount of \$33,747.32. Each April she vests in the stock that was granted to her 3 years earlier; but she vests only if the stock has been held for three years and only if she works continuously for Carmax during that period. There is no current value to debtor any of the shares at this time.</b>	<b>C</b>	<b>0.00</b>

Sub-Total > **53,256.00**  
(Total of this page)

Sheet 1 of 4 continuation sheets attached  
to the Schedule of Personal Property

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Shelley has 13.109213 shares of Carmax stock that she purchases thru wage deductions. The value of these shares as of the date of filing was</b>	<b>C</b>	<b>589.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>Rents owed on date of filing: - Highly unlikely to be collected - no judgments at this time: Siedha Quinn \$5,264 Felipe Barroso \$2,902 Esmearelda Guerrero \$1,870</b>	<b>C</b>	<b>10,036.00</b>
		<b>Past due rent - may not be collectible Curtis and Regina Cannon \$662 Delando Dallas \$449 Nathaniel Green &amp; Terrell Butler \$896 Stephanie Stickler \$604 Tashea Cooper \$111 Rachel Barrientos &amp; Brendon Fernandez \$683 Josh Parr \$ 59 Ferdinand &amp; Vernetia Braithwaite \$ 64 Stephen Behling \$ 86 Todd Restarski \$ 48 Salvador &amp; Stephanie Salceda \$155 Deborah Foster \$520</b>	<b>C</b>	<b>4,337.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Judgments against former renters Unlikely to be collected: Silvana Evans 2010SC4098 \$3,183.71 Calvin Powell 2010SC3349 \$2,270.99 David Johnson and Jose Casillas 2010SC3036 \$4,150.62 Albert Austin III 2010SC1522 \$3,435.46 Mary Williams 2010SC1274 \$2,270.76 Venus Feemster 2009SC3771 \$3,904.44 John Salas 2007SC2578 \$100.00 Tanya Harju 1999SC2859 \$84.00 Theresa Winn 2010SC998 \$3,053.68 Bridgette Harkness 1999SC2169 \$987.00</b>	<b>C</b>	<b>23,440.65</b>
Sub-Total >				<b>38,402.65</b>
(Total of this page)				

Sheet 2 of 4 continuation sheets attached  
to the Schedule of Personal Property

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1999 Ford 150</b>	<b>C</b>	<b>3,000.00</b>
		<b>2002 Dodge Ram Van - poor condition</b>	<b>C</b>	<b>3,200.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Misc. Tools - used to maintain rental properties</b>	<b>C</b>	<b>1,000.00</b>
30. Inventory.	<b>X</b>			

Sub-Total > **7,200.00**  
(Total of this page)

Sheet **3** of **4** continuation sheets attached  
to the Schedule of Personal Property



In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.		<b>(3) Cats and (1) Dog - none of which have pedigree - solely emotional value</b>	<b>C</b>	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Monies garnished from January 15, 2013 thru April 15, 2013 by Discover Bank</b>	<b>C</b>	<b>2,005.01</b>

Sub-Total >	<b>2,005.01</b>
(Total of this page)	
Total >	<b>108,038.27</b>

(Report also on Summary of Schedules)

Sheet **4** of **4** continuation sheets attached  
to the Schedule of Personal Property

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds  
 \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
Cash	11 U.S.C. § 522(d)(5)	31.00	31.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Tri- City National Bank Joint accounts - (2) Checking account (\$27 and \$0) (2) savings accounts (\$52 and \$4)	11 U.S.C. § 522(d)(5)	83.00	83.00
Consumers Credit Union - Robert has a checking account	11 U.S.C. § 522(d)(5)	50.00	50.00
Talmer Bank & Trust - joint checking account	11 U.S.C. § 522(d)(5)	214.00	214.00
Johnson Bank Robert has a checking and savings account	11 U.S.C. § 522(d)(5)	1,266.61	1,266.61
<b>Household Goods and Furnishings</b>			
(2) Couches \$100; (2) TV \$110; (2) Clocks \$30; Sofa Table \$20; Grandfather clock \$200; Chest \$40; (2) Bookshelves \$10; Aquarium with fish \$100; Computer \$50; Kitchen table set \$100; Dining Room Table set \$100; Buffet \$50; Hutch \$30; (4) Beds \$250; (6) Dressers \$180; (2) Night Stands \$40; Chair \$25; Lawn Mower \$25; Freezer \$40; Fitness equipment \$150; Misc. items none of which individually is worth more than \$20 = \$1000	11 U.S.C. § 522(d)(3)	2,450.00	2,450.00
<b>Furs and Jewelry</b>			
Misc. Jewelry	11 U.S.C. § 522(d)(4)	2,900.00	2,900.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Misc. softball equipment \$30; (3) Kids Bikes \$100; (1) adult bike \$35; Free Weights \$15	11 U.S.C. § 522(d)(3)	145.00	180.00
<b>Interests in Insurance Policies</b>			
Shelley has term life insurance through her employment on her life and her children's lives; no current value. Exempted to the full amount permitted under the Code.	11 U.S.C. § 522(d)(7) 11 U.S.C. § 522(d)(11)(C)	100% Unknown	0.00
Debtors each have term life insurance policies thru Allstate Insurance Co. No current value. Exempted to the full amount permitted under the Code.	11 U.S.C. § 522(d)(8) 11 U.S.C. § 522(d)(11)(C)	100% Unknown	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Shelley has a vested interest in a Carmax Retirement Savings Plan 401K	11 U.S.C. § 522(d)(12)	100%	35,322.00

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Shelley has a vested interest in a Defined Benefit Pension with Carmax. This benefit was terminated several years ago, but those vested will receive the benefits that were existant at the time the program was terminated. Value unknown.</b>	<b>11 U.S.C. § 522(d)(12)</b>	<b>100%</b>	<b>Unknown</b>
<b><u>Stock and Interests in Businesses</u></b> <b>Edward Jones accounts for each child, Robert is custodian on accounts - bare legal title; see SOFA. \$4,443 and \$5,864 respectively</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>10,307.00</b>	<b>10,307.00</b>
<b>Shelley has an E-Trade Financial account with vested funds of \$7,566 -- these monies were withdrawn on the day of filing...and actually not in the account.</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>7,566.00</b>	<b>7,566.00</b>
<b>Shelley has 13.109213 shares of Carmax stock that she purchases thru wage deductions. The value of these shares as of the date of filing was</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>589.00</b>	<b>589.00</b>
<b><u>Accounts Receivable</u></b> <b>Rents owed on date of filing: - Highly unlikely to be collected - no judgments at this time:</b> <b>Siedha Quinn \$5,264</b> <b>Felipe Barroso \$2,902</b> <b>Esmearelda Guerrero \$1,870</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>3,338.00</b>	<b>10,036.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b> <b>1999 Ford 150</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>3,000.00</b>	<b>3,000.00</b>
<b>2002 Dodge Ram Van - poor condition</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>3,200.00</b>	<b>3,200.00</b>
<b><u>Machinery, Fixtures, Equipment and Supplies Used in Business</u></b> <b>Misc. Tools - used to maintain rental properties</b>	<b>11 U.S.C. § 522(d)(6)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b><u>Animals</u></b> <b>(3) Cats and (1) Dog - none of which have pedigree - solely emotional value</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>100%</b>	<b>0.00</b>
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b> <b>Monies garnished from January 15, 2013 thru April 15, 2013 by Discover Bank</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>2,005.01</b>	<b>2,005.01</b>

Total: **73,466.62** **80,199.62**Sheet **1** of **1** continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Case No. **13-24745**

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxx1485</b>			<b>Opened 2/01/08 Last Active 9/12/12</b>					
<b>Bank of America fka MBNA Attn: Bankruptcy Department P.O. Box 26012 Greensboro, NC 27420</b>		<b>C</b>	<b>RENTAL: 2020 60th St., Kenosha, WI 53140 FMV = Tax assessed FMV of \$59,700 - 9% broker's fee and closing costs</b>				<b>112,000.00</b>	<b>57,673.00</b>
			Value \$ <b>54,327.00</b>					
Account No. <b>xxxxx5250</b>			<b>Opened 3/01/08 Last Active 9/12/12</b>					
<b>Bank of America fka MBNA Attn: Bankruptcy Department P.O. Box 26012 Greensboro, NC 27420</b>		<b>C</b>	<b>RENTAL: 6230 34th Ave., Kenosha, WI 53143 FMV = Tax assessed FMV of \$90,700 - 9% broker's fee and closing costs</b>				<b>121,107.00</b>	<b>38,570.00</b>
			Value \$ <b>82,537.00</b>					
Account No. <b>xxxxx5710</b>			<b>Opened 12/01/09 Last Active 9/19/12</b>					
<b>Bank of America fka MBNA Attn: Bankruptcy Department P.O. Box 26012 Greensboro, NC 27420</b>		<b>C</b>	<b>HOMESTEAD: 2310 47th Court 53144 FMV = Tax assessed FMV of \$200,400 - 9% broker's fee and closing costs</b>				<b>215,768.00</b>	<b>33,404.00</b>
			Value \$ <b>182,364.00</b>					
Account No. <b>xxxxxxxxx3984</b>			<b>Opened 3/01/07 Last Active 5/11/11</b>					
<b>Chase Manhattan Mortgage Attn: Bankruptcy Dept PO Box 24696 Columbus, OH 43224</b>		<b>C</b>	<b>2nd Mortgage RENTAL: 5902 37th Ave., Kenosha, WI 53144 FMV = Tax assessed FMV of \$110,600 - 9% broker's fee and closing costs</b>				<b>68,297.00</b>	<b>62,601.00</b>
			Value \$ <b>100,646.00</b>					
Subtotal (Total of this page)							<b>517,172.00</b>	<b>192,248.00</b>

4 continuation sheets attached

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxxx7802</b>			<b>Opened 9/01/09 Last Active 8/10/10</b>					
<b>Consumer Cooperative Credit Union</b> <b>PO Box 9119</b> <b>Waukegan, IL 60079</b>		<b>H</b>	<b>RENTAL: 1920 44th Place, Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$68,400 - 9% broker's fee and closing costs</b>					
			Value \$ <b>62,444.00</b>				<b>113,474.00</b>	<b>51,030.00</b>
Account No. <b>xxxxxxxxx3114</b>			<b>Opened 6/01/09 Last Active 9/13/12</b>					
<b>Flagstar Bank</b> <b>Attn: Bankruptcy Dept.</b> <b>5151 Corporate Drive</b> <b>Troy, MI 48098</b>		<b>C</b>	<b>RENTAL: 3726 Country Lane, Racine, WI 53405</b> <b>FMV = Tax assessed FMV of \$145,700 - 9% broker's fee and closing costs</b>					
			Value \$ <b>132,587.00</b>				<b>183,242.00</b>	<b>50,655.00</b>
Account No. <b>xxxxx7567</b>			<b>Opened 1/01/08 Last Active 9/03/12</b>					
<b>GMAC Mortgage</b> <b>Att: Bankruptcy Dept</b> <b>P.O. Box 780</b> <b>Waterloo, IA 50704</b>		<b>C</b>	<b>RENTAL: 3819 14th Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$103,600 - 9% broker's fee and closing costs</b>					
			Value \$ <b>94,276.00</b>				<b>138,398.00</b>	<b>44,122.00</b>
Account No. <b>xxxxxxxxxxxx0400</b>			<b>Opened 3/01/03 Last Active 10/10/12</b>					
<b>Johnson Bank</b> <b>555 Main Street, Suite 380</b> <b>Racine, WI 53403</b>		<b>C</b>	<b>1st Mortgage</b> <b>RENTAL: 5902 37th Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$110,600 - 9% broker's fee and closing costs</b>					
			Value \$ <b>100,646.00</b>				<b>94,950.00</b>	<b>0.00</b>
Account No.			<b>NOTICE ONLY</b>					
<b>Kenosha City Treasurer</b> <b>625 - 52nd Street, Room 105</b> <b>Kenosha, WI 53140-3480</b>		<b>C</b>						
			Value \$ <b>0.00</b>				<b>0.00</b>	<b>0.00</b>
Subtotal							<b>530,064.00</b>	<b>145,807.00</b>
(Total of this page)								

Sheet **1** of **4** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	C		NOTICE ONLY					
Kenosha County Treasurer 1010 - 56th Street Kenosha, WI 53140								
Value \$			0.00					
Account No.	C		Lead Abatement Loan					
Kenosha/Racine Lead-Free Com. Partnershi 8600 Sheridan Road, Suite 600 Kenosha, WI 53143			RENTAL: 6403 30th Ave., Kenosha, WI 53142 FMV = Tax assessed FMV of \$106,900 - 9% broker's fee and closing costs					
Value \$			97,279.00					
Account No.	C		Lead Abatement mortgage					
Kenosha/Racine Lead-Free Com. Partnershi 8600 Sheridan Road, Suite 600 Kenosha, WI 53143			RENTAL: 2020 60th St., Kenosha, WI 53140 - will not have to pay if keeps property 2 years until November 2013. FMV = Tax assessed FMV of \$59,700 - 9% broker's fee and closing costs					
Value \$			54,327.00					
Account No. xxxxx3257	C		Opened 2/01/08 Last Active 9/14/12					
Nationstar Mortgage Attn: Bankruptcy 350 Highland Drive Lewisville, TX 75067			RENTAL: 6354 47th Ave., Kenosha, WI 53142 FMV = Tax assessed FMV of \$105,100 - 9% broker's fee and closing costs					
Value \$			95,641.00					
Account No. xxxxxxxxxx7128	C		Opened 3/01/06 Last Active 9/17/12					
PNC Mortgage PO Box 1820 Dayton, OH 45401-1820			RENTAL: 5721 37th Ave., Kenosha, WI 53144 FMV = Tax assessed FMV of \$58,900 - 9% broker's fee and closing costs					
Value \$			53,900.00					
Subtotal							195,522.00	45,981.00
(Total of this page)								

Sheet 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Sheet **2** of **4** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.	C		NOTICE ONLY					
Racine County Treasurer Racine County Courthouse 730 Wisconsin Ave. Racine, WI 53403								
Value \$0.00								
Account No.	C		Land Contract  RENTAL: 6337 53rd Ave., Kenosha, WI 53142 FMV = Tax assessed FMV of \$62,600 - 9% broker's fee and closing costs				83,000.00	26,034.00
Edward & Joanne Seagall 32800 Karcher Road Burlington, WI 53105								
Value \$56,966.00								
Account No.	C		Land Contract  RENTAL: 4006 31st Ave., Kenosha, WI 53144 FMV = Tax assessed FMV of \$60,100 - 9% broker's fee and closing costs				73,754.00	19,063.00
Edward and Joanne Steagall 32800 Karcher Road Burlington, WI 53105								
Value \$54,691.00								
Account No.	C		Land Contract  RENTAL: 6403 30th Ave., Kenosha, WI 53142 FMV = Tax assessed FMV of \$106,900 - 9% broker's fee and closing costs				163,790.00	66,511.00
Edward and Joanne Steagall 32800 Karcher Road Burlington, WI 53105								
Value \$97,279.00								
Account No. xxxxxx0100	C		Opened 5/01/08 Last Active 10/08/12  RENTAL: 5524 22nd Ave., Kenosha, WI 53140 FMV = Tax assessed FMV of \$47,800 - 9% broker's fee and closing costs				73,817.00	30,319.00
Tri City National Bank 6400 S. 27th Street Oak Creek, WI 53154								
Value \$43,498.00								
Subtotal							394,361.00	141,927.00
(Total of this page)								

Sheet 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Sheet **3** of **4** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx0100			Opened 2/01/08 Last Active 10/08/12					
Tri City National Bank 6400 S. 27th Street Oak Creek, WI 53154		C	RENTAL: 5526 22nd Ave., Kenosha, WI 53140 FMV = Tax assessed FMV of \$55,700 - 9% broker's fee and closing costs				81,630.00	30,943.00
			Value \$ 50,687.00					
Account No. xxxxxx0100			Opened 7/01/08 Last Active 10/08/12					
Tri City National Bank 6400 S. 27th Street Oak Creek, WI 53154		C	RENTAL: 4111 29th Ave., Kenosha, WI 53140 FMV = Tax assessed FMV of \$82,900 - 9% broker's fee and closing costs				98,176.00	22,737.00
			Value \$ 75,439.00					
Account No. xxxxxx0100			Opened 9/01/08 Last Active 10/08/12					
Tri City National Bank 6400 S. 27th Street Oak Creek, WI 53154		C	RENTAL: 4903 39th Ave., Kenosha, WI 53144 FMV = Tax assessed FMV of \$83,500 - 9% broker's fee and closing costs				100,493.00	24,508.00
			Value \$ 75,985.00					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							280,299.00	78,188.00
Total (Report on Summary of Schedules)							1,917,418.00	604,151.00

Sheet **4** of **4** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims



In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Case No. **13-24745**

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>NOTICE ONLY</b>					
<b>Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346</b>		-						<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
Account No.			<b>NOTICE ONLY</b>					
<b>Wisconsin Dept. of Revenue Special Procedures Unit P.O. Box 8901 Madison, WI 53708-8901</b>		-						<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
Account No.								
Account No.								
Account No.								
Subtotal								<b>0.00</b>
(Total of this page)							<b>0.00</b>	<b>0.00</b>
Total								<b>0.00</b>
(Report on Summary of Schedules)							<b>0.00</b>	<b>0.00</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Case No. **13-24745**

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xx9677</b>  <b>Access Medical Center</b> <b>PO Box 78396</b> <b>Milwaukee, WI 53278-0396</b>		<b>C</b>				<b>567.00</b>
Account No.  <b>ADT Security Services, Inc.</b> <b>200 N. Patrick Blvd. #360</b> <b>Brookfield, WI 53045</b>		<b>C</b>				<b>36.00</b>
Account No.  <b>Alcoa Billing Center</b> <b>3429 Regal Drive</b> <b>Alcoa, TN 37701-3265</b>		<b>C</b>				<b>0.00</b>
Account No. <b>Several</b>  <b>Alliance Collections</b> <b>PO Box 1267</b> <b>Marshfield, WI 54449</b>		<b>W</b>				<b>0.00</b>
Subtotal (Total of this page)						<b>603.00</b>

12 continuation sheets attached

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		<b>NOTICE ONLY</b>						<b>0.00</b>
<b>Alliance One Ltd. 300 Progressive Drive, Suite B Cottage Grove, WI 53527</b>	<b>C</b>							
Account No. <b>005</b>		<b>LOAN</b>						<b>13,120.00</b>
<b>AM Community Credit Union k/n/a Trustone Financial 6715 Green Bay Rd. Kenosha, WI 53142</b>	<b>C</b>							
Account No.		<b>NSF CHECK</b>						<b>60.00</b>
<b>AM Community Credit Union k/n/a Trustone Financial 6715 Green Bay Rd. Kenosha, WI 53142</b>	<b>C</b>							
Account No.		<b>NOTICE ONLY</b>						<b>0.00</b>
<b>Americollect, Inc. P.O.Box 1566 1851 S. Alverno Road Manitowoc, WI 54221-1566</b>	<b>C</b>							
Account No.		<b>MEDICAL SERVICES</b>						<b>262.00</b>
<b>Anesthesiology Assoc of Wisconsin 225 S. Executive Drive Brookfield, WI 53005</b>	<b>C</b>							
Sheet no. <b>1</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>13,442.00</b>	

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		<b>NOTICE ONLY</b>						<b>0.00</b>
<b>ARS National Services, Inc. PO Box 463023 Escondido, CA 92046-3023</b>	<b>C</b>							
Account No. <b>Several</b>		<b>MEDICAL SERVICES</b>						<b>2,615.00</b>
<b>Aurora Health Care Attn. Collections P.O.Box 343910 Milwaukee, WI 53234</b>	<b>C</b>							
Account No. <b>xxxxxxxx2556</b>		<b>JUDGMENT ENTERED</b>						<b>2,483.00</b>
<b>Aurora Medical Group Attn: Collections P.O. Box 343910 Milwaukee, WI 53234</b>	<b>C</b>							
Account No.		<b>MEDICAL SERVICES</b>						<b>2,202.00</b>
<b>Aurora Medical Group Attn: Collections P.O. Box 343910 Milwaukee, WI 53234</b>	<b>C</b>							
Account No.		<b>NOTICE ONLY</b>						<b>0.00</b>
<b>Capital Management Services, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210</b>	<b>C</b>							
Sheet no. <b>2</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>7,300.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxx6716</b>  <b>Chase Manhattan Mortgage</b> <b>Attn; Bankruptcy Dept</b> <b>PO Box 24696</b> <b>Columbus, OH 43224</b>	<b>C</b>	<b>Opened 11/01/07 Last Active 5/16/11</b> <b>Disputed; Mortgage on foreclosed property -</b> <b>deficiency waived</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>83,862.00</b>
Account No.  <b>ChexSystems</b> <b>Attn: Consumer Relations</b> <b>7805 Hudson Rd. Ste 100</b> <b>Saint Paul, MN 55125-1595</b>	<b>-</b>	<b>NOTICE ONLY</b>				<b>0.00</b>
Account No.  <b>Children's Hospital of Wisconsin</b> <b>9000 W. Wisconsin Ave.</b> <b>P.O. Box 1997</b> <b>Milwaukee, WI 53201</b>	<b>C</b>	<b>MEDICAL SERVICES</b>				<b>480.00</b>
Account No.  <b>Childrens Specialty Group</b> <b>P.O.Box 13367</b> <b>Milwaukee, WI 53213</b>	<b>C</b>	<b>MEDICAL SERVICES</b>				<b>303.00</b>
Account No. <b>xxxxxxxxx9220, xxxxxxxxx7570</b>  <b>Collection Associates, Ltd.</b> <b>P.O. Box 465</b> <b>Brookfield, WI 53008</b>	<b>W</b>	<b>NOTICE ONLY</b>				<b>0.00</b>
Sheet no. <b>3</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>84,645.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxxxxx0890</b>  <b>Comenity Bank fka WFNNB Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125</b>		<b>W</b>	<b>Opened 4/01/10 Last Active 5/10/11 MISCELLANEOUS CHARGE PURCHASES</b>				<b>1,491.00</b>
Account No. <b>xxxxxxxx2499</b>  <b>Discover Bank Bankruptcy Department P.O. Box 3025 New Albany, OH 43054-3025</b>		<b>C</b>	<b>JUDGMENT ENTERED</b>				<b>9,065.00</b>
Account No. <b>xxxxxxxxxxxx6890</b>  <b>Discover Financial Services Bankruptcy Department P.O. Box 3025 New Albany, OH 43054-3025</b>		<b>C</b>	<b>NOTICE ONLY</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxxxx1700</b>  <b>Discover Financial Services Bankruptcy Department P.O. Box 3025 New Albany, OH 43054-3025</b>		<b>C</b>	<b>Opened 8/01/01 Last Active 5/13/11 MISCELLANEOUS CHARGE PURCHASES - \$8,792 - duplicate account as this is the judgment listed above</b>				<b>0.00</b>
Account No.  <b>Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30374-0256</b>		<b>C</b>	<b>NOTICE ONLY</b>				<b>0.00</b>
Sheet no. <b>4</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>10,556.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Experian</b> <b>P.O. Box 2002</b> <b>Allen, TX 75013-2002</b>		<b>NOTICE ONLY</b>	-					<b>0.00</b>
Account No. <b>xxx46EW</b>  <b>Falls Collection Service</b> <b>P.O. Box 668</b> <b>Germantown, WI 53022</b>		<b>Opened 7/01/11 NOTICE ONLY</b>	W					<b>0.00</b>
Account No.  <b>Felt &amp; Lukes, LLC</b> <b>555 S. Industrial Dr., Suite 10</b> <b>Hartland, WI 53029</b>		<b>NOTICE ONLY</b>	C					<b>0.00</b>
Account No.  <b>Financial Control Solutions</b> <b>N114 W19225 Clinton Dr.</b> <b>Germantown, WI 53022-3015</b>		<b>NOTICE ONLY</b>	C					<b>0.00</b>
Account No.  <b>Frontier Financial Group</b> <b>631 N. Stephanie Street, Suite #419</b> <b>Henderson, NV 89014-2633</b>		<b>NOTICE ONLY</b>	C					<b>0.00</b>
Sheet no. <b>5</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>0.00</b>



In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>x3942</b>				<b>NOTICE ONLY</b>				
<b>GE Money Bank/Lowe's Att: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076</b>	<b>C</b>							<b>0.00</b>
Account No.				<b>MEDICAL SERVICES</b>				
<b>GI Associates, LLC 3033 S. 27th Street, Suite 202 Milwaukee, WI 53215-3600</b>	<b>C</b>							<b>291.00</b>
Account No. <b>xxxxxxxxx2388, xxxxxxxxxxx2461</b>				<b>NOTICE ONLY</b>				
<b>Gray &amp; Associates Attorneys at Law 16345 West Gendale Drive New Berlin, WI 53151</b>	<b>C</b>							<b>0.00</b>
Account No.				<b>MEDICAL SERVICES</b>				
<b>Great Lakes Pathologists, SC P.O. Box 78420 Milwaukee, WI 53278-0420</b>	<b>C</b>							<b>592.00</b>
Account No.				<b>NOTICE ONLY</b>				
<b>Hemmer Law Offices 633 W. Wisconsin Avenue, Suite #1305 Milwaukee, WI 53203</b>	<b>C</b>							<b>0.00</b>
Sheet no. <b>6</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>883.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxxx2556</b>	C	NOTICE ONLY				0.00
<b>Heuer Law Offices</b> <b>9312 W. National Avenue</b> <b>West Allis, WI 53227-1542</b>						
Account No. <b>xxxxxxxxxxx7040</b>	C	MISCELLANEOUS CHARGE PURCHASES				5,470.00
<b>HSBC</b> <b>Attn. Bankruptcy Department</b> <b>PO Box 5213</b> <b>Carol Stream, IL 60197</b>						
Account No. <b>xxxxxxxxxxx0202</b>	H	Opened 4/01/04 Last Active 5/17/11 MISCELLANEOUS CHARGE PURCHASES				6,238.00
<b>HSBC</b> <b>Attn. Bankruptcy Department</b> <b>PO Box 5213</b> <b>Carol Stream, IL 60197</b>						
Account No.	C	SERVICES				111.00
<b>Jensen, Scott , Grunewald &amp; Shiffler</b> <b>SC</b> <b>128 W Division Street</b> <b>PO Box 426</b> <b>Medford, WI 54451-1801</b>						
Account No. <b>xxxxxxxxxxx0001</b>	H	Opened 2/01/05 Last Active 10/24/12 UNSECURED				927.00
<b>Johnson Bank</b> <b>555 Main Street, Suite 380</b> <b>Racine, WI 53403</b>						
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			12,746.00

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxxxx1430</b>			<b>NOTICE ONLY</b>				<b>0.00</b>
<b>Johnson, Blumberg &amp; Associates, LLC 230 West Monroe Street, Suite 1125 Chicago, IL 60606</b>	<b>C</b>						
Account No. <b>xxxxxxxxxxxx0560</b>			<b>Opened 10/01/02 Last Active 5/24/11 MISCELLANEOUS CHARGE PURCHASES</b>				<b>17,890.00</b>
<b>JP Morgan Chase Card Services Att: Bankruptcy Dept. PO Box 15298 Wilmington, DE 19850-5298</b>	<b>C</b>						
Account No. <b>xxxxxxxxxxxx5275</b>			<b>Opened 11/01/00 Last Active 9/10/12 MISCELLANEOUS CHARGE PURCHASES</b>				<b>158.00</b>
<b>Kohls/Chase Bank P.O. Box 3004 Milwaukee, WI 53201-3004</b>	<b>W</b>						
Account No. <b>xxxxxxx2499</b>			<b>NOTICE ONLY</b>				<b>0.00</b>
<b>Kohn Law Firm S.C. 735 N. Water St., Suite 1300 Milwaukee, WI 53202-4106</b>	<b>C</b>						
Account No.			<b>NOTICE ONLY</b>				<b>0.00</b>
<b>LTD Financial Services 7322 Southwest Freeway, Suite 1600 Houston, TX 77074</b>	<b>C</b>						
Sheet no. <b>8</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;">             Subtotal              (Total of this page)           </div>							<b>18,048.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxx0944</b>  <b>Madrigrano, Aiello &amp; Santarelli, LLC</b> <b>Attorneys at Law</b> <b>1108 56th St.</b> <b>Kenosha, WI 53140</b>	<b>C</b>	<b>NOTICE ONLY</b>				<b>0.00</b>
Account No. <b>xxxx-xxxx-xxxx-4233</b>  <b>Mastercard</b> <b>1151 E. Warrenville</b> <b>Naperville, IL 60566</b>	<b>C</b>	<b>MISCELLANEOUS CHARGE PURCHASES - See SEARS Below - NOTICE ONLY</b>				<b>0.00</b>
Account No.  <b>MEA-AEA Kenosha, S.C.</b> <b>Department C</b> <b>3429 Regal Drive</b> <b>Alcoa, TN 37701-3265</b>	<b>C</b>	<b>MEDICAL SERVICES</b>				<b>77.00</b>
Account No.  <b>MHFS/Med-Health Financial Services, Inc</b> <b>P.O. Box 1996</b> <b>Milwaukee, WI 53201-1996</b>	<b>C</b>	<b>NOTICE ONLY</b>				<b>0.00</b>
Account No.  <b>Neurosurgery &amp; Endovascular Assoc</b> <b>Milw</b> <b>PO Box 211037</b> <b>Milwaukee, WI 53221-1037</b>	<b>C</b>	<b>MEDICAL SERVICES</b>				<b>300.00</b>
Sheet no. <b>9</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>377.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxx2585</b>  <b>OAC</b> <b>PO Box 371100</b> <b>Milwaukee, WI 53237</b>		<b>NOTICE ONLY</b>	<b>W</b>					<b>0.00</b>
Account No. <b>xxxx5425</b>  <b>OSI Collection Service</b> <b>507 Prudential Rd.</b> <b>Horsham, PA 19044</b>		<b>Opened 2/01/11</b> <b>NOTICE ONLY</b>	<b>H</b>					<b>0.00</b>
Account No.  <b>Paratech Ambulance Service</b> <b>P.O. Box 240076</b> <b>Milwaukee, WI 53224-9004</b>		<b>MEDICAL SERVICES</b>	<b>C</b>					<b>209.00</b>
Account No.  <b>Rizzo &amp; Diersen, S.C.</b> <b>Attorneys At Law</b> <b>3505 - 30th Avenue</b> <b>Kenosha, WI 53144</b>		<b>SERVICES</b>	<b>C</b>					<b>940.00</b>
Account No. <b>4233</b>  <b>Sears Bankruptcy Recovery</b> <b>Citibank USA Sears</b> <b>P.O. Box 20363</b> <b>Kansas City, MO 64195</b>		<b>MISCELLANEOUS CHARGE PURCHASES</b>	<b>C</b>					<b>1,436.00</b>
Sheet no. <b>10</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;">             Subtotal              (Total of this page)           </div>								<b>2,585.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**Case No. **13-24745**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>The Surgery Center LLC</b> <b>3111 West Rawson Avenue, Suite 100</b> <b>Franklin, WI 53132</b>	<b>C</b>	<b>MEDICAL SERVICES</b>					<b>815.00</b>	
Account No.  <b>Trans Union Corporation</b> <b>P.O. Box 2000</b> <b>Crum Lynne, PA 19022-2002</b>	<b>-</b>	<b>NOTICE ONLY</b>					<b>0.00</b>	
Account No. <b>xxxxxxxxxxxx0005</b>  <b>Trustone Financial</b> <b>6715 Green Bay Road</b> <b>Kenosha, WI 53142</b>	<b>C</b>	<b>Listed above as AMCCU debt; NOTICE ONLY</b>					<b>0.00</b>	
Account No.  <b>United Collection Bureau, Inc.</b> <b>5620 Southwyck Blvd., Suite 206</b> <b>Toledo, OH 43614</b>	<b>C</b>	<b>NOTICE ONLY</b>					<b>0.00</b>	
Account No. <b>xxxxxxx2758, xxxxxx0316</b>  <b>WE Energies</b> <b>Attn: Bankruptcy Dept. - A130</b> <b>P.O. Box 2046</b> <b>Milwaukee, WI 53201-2046</b>	<b>H</b>	<b>Opened 6/01/08 Last Active 10/12/12 GAS &amp; ELECTRIC SERVICE</b>					<b>2,678.00</b>	
Sheet no. <b>11</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>3,493.00</b>	

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Case No. **13-24745**

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxxxxxx2867</b>		<b>NOTICE ONLY</b>				
<b>WFNNB/Fashion Bug Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125</b>	<b>C</b>					<b>0.00</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>12</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>0.00</b>
			Total (Report on Summary of Schedules)			<b>154,678.00</b>

In re **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Case No. **13-24745**

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Ferdinand &amp; Vernita Braithwaits 6403 30th Ave. Upper Kenosha, WI 53140</b>	<b>Tenant; year lease 12/11/12 - 12/11/13</b>
<b>Jack &amp; Kristen Woods 1920 44th Place Kenosha, WI 53140</b>	<b>Tenant; year lease 10/15/12-10/15/13</b>
<b>Louis De Ford 4111 -29th Ave. Kenosha, WI 53140</b>	<b>Tenant - year lease 5/1/2013 - 5/1/2014</b>
<b>Edward &amp; Joanne Seagall 32800 Karcher Road Burlington, WI 53105</b>	<b>Three separate land contracts.</b>
<b>Tashea Cooper 5524 22nd Ave. Kenosha, WI 53140</b>	<b>Tenant; year lease 10/1/12 - 10/1/13</b>



In re     **Robert Bruce Hacker, Jr.,  
Shelley Marie Hacker**

Case No. 13-24745

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **Robert Bruce Hacker, Jr.**  
**Shelley Marie Hacker**

Case No. **13-24745**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Son</b> <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>3</b> <b>7</b> <b>9</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Rental properties</b>	<b>Office Manager</b>
Name of Employer	<b>Self-Employed/landlord</b>	<b>Carmax</b>
How long employed		<b>12 years</b>
Address of Employer		<b>101 N. Wolf Rd Hillside, IL</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

**401-K****ESPP**

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Rental Income is based on 100% occupancy and full payment of rent, -- which may be less depending on occupancy and whether tenants actually pay. Tax deduction is based on 2012 tax returns.**

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <b>0.00</b>	\$ <b>5,781.00</b>
2. Estimate monthly overtime	\$ <b>0.00</b>	\$ <b>0.00</b>
3. SUBTOTAL	\$ <b>0.00</b>	\$ <b>5,781.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <b>0.00</b>	\$ <b>192.00</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>625.00</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
d. Other (Specify): <b>401-K</b>	\$ <b>0.00</b>	\$ <b>283.00</b>
<b>ESPP</b>	\$ <b>0.00</b>	\$ <b>259.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <b>0.00</b>	\$ <b>1,359.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <b>0.00</b>	\$ <b>4,422.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>16,138.00</b>	\$ <b>0.00</b>
8. Income from real property	\$ <b>0.00</b>	\$ <b>0.00</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>0.00</b>
11. Social security or government assistance	\$ <b>0.00</b>	\$ <b>0.00</b>
(Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
12. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
13. Other monthly income	\$ <b>0.00</b>	\$ <b>0.00</b>
(Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <b>16,138.00</b>	\$ <b>0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <b>16,138.00</b>	\$ <b>4,422.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <b>20,560.00</b>	

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

In re **Robert Bruce Hacker, Jr.**  
**Shelley Marie Hacker**

Case No. **13-24745**

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,939.00</b>
a. Are real estate taxes included? Yes <u>X</u> No <u>    </u>		
b. Is property insurance included? Yes <u>X</u> No <u>    </u>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>275.00</b>
b. Water and sewer	\$	<b>60.00</b>
c. Telephone	\$	<b>0.00</b>
d. Other <u>See Detailed Expense Attachment</u>	\$	<b>240.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>100.00</b>
4. Food	\$	<b>800.00</b>
5. Clothing	\$	<b>250.00</b>
6. Laundry and dry cleaning	\$	<b>20.00</b>
7. Medical and dental expenses	\$	<b>100.00</b>
8. Transportation (not including car payments)	\$	<b>560.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>150.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>78.00</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>76.00</b>
e. Other <u>Umbrella</u>	\$	<b>35.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>    </u>	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>0.00</b>
b. Other <u>Mortgages/Taxes on Rental Properties</u>	\$	<b>13,555.00</b>
c. Other <u>    </u>	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <u>See Detailed Expense Attachment</u>	\$	<b>2,320.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>20,558.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>Rental expenses could be higher or lower, depending on occupancy, evictions, damage to property and other repairs. Little upkeep was done in the past year so higher expenses are anticipated this year; Debtors will also have to evict several tenants.</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>20,560.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>20,558.00</b>
c. Monthly net income (a. minus b.)	\$	<b>2.00</b>

In re **Robert Bruce Hacker, Jr.**  
**Shelley Marie Hacker**

Case No. **13-24745**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<b>CABLE, INTERNET &amp; PHONE</b>	\$	<b>150.00</b>
<b>CELL PHONE</b>	\$	<b>90.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>240.00</b>

**Other Expenditures:**

<b>MISCELLANEOUS</b>	\$	<b>150.00</b>
<b>PERSONAL CARE PRODUCTS &amp; SERVICES</b>	\$	<b>75.00</b>
<b>HOUSEKEEPING SUPPLIES</b>	\$	<b>45.00</b>
<b>Water Bill for Rental Properties; based on avg.</b>	\$	<b>600.00</b>
<b>Repairs, WE Energy; att fees &amp; missed rent on 15 properties</b>	\$	<b>1,300.00</b>
<b>I-Pass (Shelley works in Illinois)</b>	\$	<b>110.00</b>
<b>Bank Fees</b>	\$	<b>40.00</b>
<b>Total Other Expenditures</b>	\$	<b>2,320.00</b>

**United States Bankruptcy Court  
Eastern District of Wisconsin**

In re **Robert Bruce Hacker, Jr.  
Shelley Marie Hacker**

Debtor(s)

Case No. **13-24745**

Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **May 14, 2013**

Signature **/s/ Robert Bruce Hacker, Jr.**  
**Robert Bruce Hacker, Jr.**  
Debtor

Date **May 14, 2013**

Signature **/s/ Shelley Marie Hacker**  
**Shelley Marie Hacker**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
Eastern District of Wisconsin**

In re **Robert Bruce Hacker, Jr.  
Shelley Marie Hacker**

Debtor(s)

Case No. **13-24745**  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$64,931.00</b>	<b>2011 Wages - wife</b>
<b>\$-57,424.00</b>	<b>2011 Business Loss</b>
<b>\$73,780.00</b>	<b>2012 Wages - wife</b>
<b>\$-64,159.00</b>	<b>2012 Business Loss</b>
<b>\$16,278.00</b>	<b>2013 Wages - wife to-date</b>

**2. Income other than from employment or operation of business**

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$12,876.00</b>	<b>2011 Federal and State Tax Refunds</b>
<b>\$15,168.00</b>	<b>2012 State and Federal Tax Refunds</b>
<b>\$3,951.00</b>	<b>2012 Capital Gains</b>

**3. Payments to creditors**

None

☒

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None			
<input type="checkbox"/>	b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>Kenosha Water Utility</b> <b>4401 Green Bay Road</b> <b>Kenosha, WI 53144</b>	<b>January, February and</b> <b>March - water bills for 15</b> <b>rentals</b>	<b>\$2,800.00</b>	<b>\$0.00</b>
<b>Kenosha County Treasurer</b> <b>1010 - 56th Street</b> <b>Kenosha, WI 53140</b>	<b>March - property taxes -</b> <b>approx</b>	<b>\$8,000.00</b>	<b>\$0.00</b>

None

☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>GMAC Mortgage LLC vs. Robert Hacker Jr., et al; 2011CV2350</b>	<b>Foreclosure</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Dismissed 10/19/12</b>
<b>Discover Bank vs. Robert Hacker; 2012 SC 2499</b>	<b>Small Claims</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Judgment; garnishment</b>
<b>Wisconsin Electric Power Company vs. Robert B. Hacker, Jr.; 2012 SC 1359</b>	<b>Small Claims</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Judgment and satisfaction</b>
<b>Bank of America, NA vs. Jose Casillas et al; 2012 CV 2515</b>	<b>Foreclosure</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Default Judgment</b>
<b>Bank of America vs. David A. Johnson et al; 2012 CV 1430</b>	<b>Foreclosure</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Pending</b>
<b>AM Community Credit Union vs. Robert B. Hacker, Jr et al; 2012 CV 944</b>	<b>Civil</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Judgment</b>
<b>JP Morgan Chase Bank National Association vs. Rob Hacker, Jr. et al; 2011 CV 2388</b>	<b>Foreclosure</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Judgment, Sale and Confirmation on 3/12/13</b>
<b>Robert Hacker, Jr. et al vs. Theresa Winker et al; 2012 SC 3027</b>	<b>Small claims/eviction</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Eviction judgment</b>
<b>Aurora Medical Group Inc. vs. Shelley M. Hacker; 2012 SC 2556</b>	<b>Small Claims</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Judgment and garnishment</b>
<b>Robert B. Hacker, Jr et al vs. Ramona Lavenduskey; 2011 SC 3099</b>	<b>Eviction</b>	<b>Wisconsin Circuit Court, Kenosha, Kenosha County, Wisconsin</b>	<b>Dismissed</b>

None

☐

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Discover Bank c/o Kupfer Law Offices, S.C. 1111 55th St., Suite 2 Kenosha, WI 53140</b>	<b>August 2012 - April 2013</b>	<b>Wages; \$6,872.77</b>



**5. Repossessions, foreclosures and returns**

None

☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>JP Morgan Chase (Home Equity only) Att: Bankruptcy Dept. 2901 Kinwest Parkway Suite 300 Irving, TX 75063</b>	<b>March 12, 2013</b>	<b>Property located at 4701 38th Avenue, Kenosha, WI 53144 - owed \$99,908; tax assessed value \$84,700</b>

**6. Assignments and receiverships**

None

☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None

☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None

☐

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>Minor Children Same as Debtors</b>	<b>children</b>	<b>April 15, 2012 - April 2013</b>	<b>Each child - gifts for birthday, Christmas, Easter Baskets; Valentines approx. \$400 - \$500</b>

**8. Losses**

None

☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None

- ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>MICHELSON LAW OFFICE 617 - 6TH STREET RACINE, WI 53401-0067</b>	<b>2012-2013</b>	<b>\$4,519.00</b>
<b>ConsumerBankruptcyCounseling.info a Project of the Tides Center</b>	<b>September 28, 2012</b>	<b>\$5 Creditor Counseling</b>

**10. Other transfers**

None

- ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None

- ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>AMCCU</b>	<b>Checking \$0</b>	<b>April 23, 2012 \$0 Closed by Bank</b>
<b>E-Trade Financial PO 484 Jersey City, NJ 07303</b>	<b>Stock account - CarMax stock</b>	<b>April 15, 2013 \$7,566.08 (net of taxes)</b>
<b>Computershare PO Box 43021 Providence, RI 02940</b>	<b>Employee Stock Plan</b>	<b>Jan or Feb 2013 \$5215.</b>

**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Minor Children of Debtors Same as Debtors	Edward Jones Mutual Funds; Custodial Accounts for 2 of the minor children - funded by weekly contributions of \$10 -- Value \$10,307	Edward Jones

**15. Prior address of debtor**

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

7

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Treetop II	27-0384673	Business Partner's address - he no longer lives th Kenosha or Racine, WI	One rental property less than 4 units	2010 to 2011

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

- None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

**Jeremy Durick****Unknown****Mr. Durick kept books; not available to Debtors**

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21. Current Partners, Officers, Directors and Shareholders**

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22. Former partners, officers, directors and shareholders**

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date <u>May 14, 2013</u>	Signature <u>/s/ Robert Bruce Hacker, Jr.</u> <b>Robert Bruce Hacker, Jr.</b> Debtor
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Date <u>May 14, 2013</u>	Signature <u>/s/ Shelley Marie Hacker</u> <b>Shelley Marie Hacker</b> Joint Debtor
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*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Eastern District of Wisconsin**

In re **Robert Bruce Hacker, Jr.**  
**Shelley Marie Hacker**

Debtor(s)

Case No. **13-24745**

Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Bank of America fka MBNA</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 2020 60th St., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$59,700 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Make regularly scheduled payments</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 100px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 2	
<b>Creditor's Name:</b> <b>Bank of America fka MBNA</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 6230 34th Ave., Kenosha, WI 53143</b> <b>FMV = Tax assessed FMV of \$90,700 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Make regularly scheduled payments</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 100px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 3	
<b>Creditor's Name:</b> <b>Bank of America fka MBNA</b>	<b>Describe Property Securing Debt:</b> <b>HOMESTEAD: 2310 47th Court 53144</b> <b>FMV = Tax assessed FMV of \$200,400 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 4	
<b>Creditor's Name:</b> <b>Chase Manhattan Mortgage</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 5902 37th Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$110,600 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 5	
<b>Creditor's Name:</b> <b>Consumer Cooperative Credit Union</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 1920 44th Place, Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$68,400 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	



Property No. 6	
<b>Creditor's Name:</b> <b>Flagstar Bank</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 3726 Country Lane, Racine, WI 53405</b> <b>FMV = Tax assessed FMV of \$145,700 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 7	
<b>Creditor's Name:</b> <b>GMAC Mortgage</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 3819 14th Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$103,600 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 8	
<b>Creditor's Name:</b> <b>Johnson Bank</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 5902 37th Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$110,600 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 9	
<b>Creditor's Name:</b> <b>Kenosha/Racine Lead-Free Com. Partnershi</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 6403 30th Ave., Kenosha, WI 53142</b> <b>FMV = Tax assessed FMV of \$106,900 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Abide by contract</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 10	
<b>Creditor's Name:</b> <b>Kenosha/Racine Lead-Free Com. Partnershi</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 2020 60th St., Kenosha, WI 53140 - will not have to pay if keeps property 2 years until November 2013.</b> <b>FMV = Tax assessed FMV of \$59,700 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Abide by Contract</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 11	
<b>Creditor's Name:</b> <b>Nationstar Mortgage</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 6354 47th Ave., Kenosha, WI 53142</b> <b>FMV = Tax assessed FMV of \$105,100 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Make regularly scheduled payments</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 12	
<b>Creditor's Name:</b> <b>PNC Mortgage</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 5721 37th Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$58,900 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Make regularly scheduled payments</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 13	
<b>Creditor's Name:</b> <b>Edward &amp; Joanne Seagall</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 6337 53rd Ave., Kenosha, WI 53142</b> <b>FMV = Tax assessed FMV of \$62,600 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Make regularly scheduled payments</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 14	
<b>Creditor's Name:</b> <b>Edward and Joanne Steagall</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 4006 31st Ave., Kenosha, WI 53144</b> <b>FMV = Tax assessed FMV of \$60,100 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Make regularly scheduled payments</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 15	
<b>Creditor's Name:</b> <b>Edward and Joanne Steagall</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 6403 30th Ave., Kenosha, WI 53142</b> <b>FMV = Tax assessed FMV of \$106,900 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 16	
<b>Creditor's Name:</b> <b>Tri City National Bank</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 5524 22nd Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$47,800 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 17	
<b>Creditor's Name:</b> <b>Tri City National Bank</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL: 5526 22nd Ave., Kenosha, WI 53140</b> <b>FMV = Tax assessed FMV of \$55,700 - 9% broker's fee and closing costs</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 18	
<b>Creditor's Name:</b> Tri City National Bank	<b>Describe Property Securing Debt:</b> RENTAL: 4111 29th Ave., Kenosha, WI 53140 FMV = Tax assessed FMV of \$82,900 - 9% broker's fee and closing costs
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 19	
<b>Creditor's Name:</b> Tri City National Bank	<b>Describe Property Securing Debt:</b> RENTAL: 4903 39th Ave., Kenosha, WI 53144 FMV = Tax assessed FMV of \$83,500 - 9% broker's fee and closing costs
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make regularly scheduled payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> -NONE-	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <span style="margin-left: 50px;"><input type="checkbox"/> NO</span>

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **May 14, 2013**

Signature **/s/ Robert Bruce Hacker, Jr.**  
**Robert Bruce Hacker, Jr.**  
Debtor

Date **May 14, 2013**

Signature **/s/ Shelley Marie Hacker**  
**Shelley Marie Hacker**  
Joint Debtor

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).



**United States Bankruptcy Court**  
**Eastern District of Wisconsin**

In re	<b>Robert Bruce Hacker, Jr.</b> <b>Shelley Marie Hacker</b>	Case No.	<b>13-24745</b>
	Debtor(s)	Chapter	<b>7</b>

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Robert Bruce Hacker, Jr.**  
**Shelley Marie Hacker**

Printed Name(s) of Debtor(s)

Case No. (if known) **13-24745**

X	<b>/s/ Robert Bruce Hacker, Jr.</b>	<b>May 14, 2013</b>
	Signature of Debtor	Date
X	<b>/s/ Shelley Marie Hacker</b>	<b>May 14, 2013</b>
	Signature of Joint Debtor (if any)	Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

In re **Robert Bruce Hacker, Jr.**  
Debtor(s)  
Case Number: **13-24745**  
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.  
☒ The presumption does not arise.  
☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 20px;"> <input type="checkbox"/> I remain on active duty /or/  <input type="checkbox"/> I was released from active duty on ____, which is less than 540 days before this bankruptcy case was filed; </div> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on ____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b> b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b> d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b>																			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>																
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$	\$																
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary business expenses	\$	\$	c.	Business income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary business expenses	\$	\$																	
c.	Business income	Subtract Line b from Line a																		
5	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary operating expenses	\$	\$	c.	Rent and other real property income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary operating expenses	\$	\$																	
c.	Rent and other real property income	Subtract Line b from Line a																		
6	<b>Interest, dividends, and royalties.</b>		\$	\$																
7	<b>Pension and retirement income.</b>		\$	\$																
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$	\$																
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		\$	\$																
	<table border="1" style="width: 100%;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; text-align: center;">Debtor \$</td> <td style="width: 30%; text-align: center;">Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$																		
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		\$	\$																
	<table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>				Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$	\$				
		Debtor	Spouse																	
a.		\$	\$																	
b.		\$	\$																	
	Total and enter on Line 10		\$	\$																
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	\$																

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$
<b>Part III. APPLICATION OF § 707(b)(7) EXCLUSION</b>		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	
<b>Part VIII. VERIFICATION</b>		
57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>  <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">           Date: <u>May 14, 2013</u> </div> <div style="width: 45%;">           Signature: <u>/s/ Robert Bruce Hacker, Jr.</u>  <b>Robert Bruce Hacker, Jr.</b>  <i>(Debtor)</i> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;">           Date: <u>May 14, 2013</u> </div> <div style="width: 45%;">           Signature: <u>/s/ Shelley Marie Hacker</u>  <b>Shelley Marie Hacker</b>  <i>(Joint Debtor, if any)</i> </div> </div>	

In re **Shelley Marie Hacker**  
 Debtor(s)  
 Case Number: **13-24745**  
 (If known)

According to the information required to be entered on this statement  
 (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.  
☒ The presumption does not arise.  
☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 20px;"> <input type="checkbox"/> I remain on active duty /or/  <input type="checkbox"/> I was released from active duty on ____, which is less than 540 days before this bankruptcy case was filed;         </div> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on ____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b> b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b> d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b>																			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>																
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$	\$																
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary business expenses	\$	\$	c.	Business income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary business expenses	\$	\$																	
c.	Business income	Subtract Line b from Line a																		
5	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary operating expenses	\$	\$	c.	Rent and other real property income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary operating expenses	\$	\$																	
c.	Rent and other real property income	Subtract Line b from Line a																		
6	<b>Interest, dividends, and royalties.</b>		\$	\$																
7	<b>Pension and retirement income.</b>		\$	\$																
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$	\$																
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		\$	\$																
	<table border="1" style="width: 100%;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; text-align: center;">Debtor \$</td> <td style="width: 30%; text-align: center;">Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$													
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10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		\$	\$																
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		Debtor	Spouse																	
a.		\$	\$																	
b.		\$	\$																	
	Total and enter on Line 10		\$	\$																
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	\$																

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$
<b>Part III. APPLICATION OF § 707(b)(7) EXCLUSION</b>		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	
<b>Part VIII. VERIFICATION</b>		
57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>  <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">           Date: <u>May 14, 2013</u> </div> <div style="width: 45%;">           Signature: <u>/s/ Robert Bruce Hacker, Jr.</u>  <b>Robert Bruce Hacker, Jr.</b>  <i>(Debtor)</i> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;">           Date: <u>May 14, 2013</u> </div> <div style="width: 45%;">           Signature: <u>/s/ Shelley Marie Hacker</u>  <b>Shelley Marie Hacker</b>  <i>(Joint Debtor, if any)</i> </div> </div>	